UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON

1_		F				
Maureen Pearl Chapman		Case No. 18-40677-MJH				
		CHAPTER 13 PLAN				
		Originalx_AMENDED				
	Debtor(s).	Date: November 4, 2020				
I.	Disclosure of Nonstandard Provisions and Plan's Modification of Secured Debt:					
	A. Does this plan contain any nonstandard provisions (check one)?					
	<u>X</u> Yes					
	No B. Does this plan limit the amount of a secured claim base	ad on a valuation of the collectoral for the claim				
	(check one)?	ed on a valuation of the conateral for the claim				
	Yes					
	C. Does this plan avoid a security interest or lien (check of	one)?				
	Yes Yes					
If the D	X No	on above or made no selection, any nonstandard provision or				
		laim based on a valuation of the collateral or to avoid a security				
		n 1.B or Section 1.C, the Debtor may seek to limit the amount of a				
		or avoid a security interest or lien through a motion or an adversary				
proceed	ling.					
	M. T. (D. K. IDI D. d.					
II.	Means Test Result and Plan Duration:					
	Debtor is (check one): X a below median income debtor with a 36 month.	annlicable commitment period				
	an above median income debtor with a 60 month					
		r appricable commitment period				
of allov		mmitment period unless the plan either provides for payment in full ost-confirmation. If the Debtor is below median income, then the or the first payment is due if necessary to complete the plan				
1						
1II.	Plan Payments to the Trustee:					
No	later than 30 days after the order for relief, the Debtor shall	ll commence making payments to the Trustee as follows:				
	A. AMOUNT: \$750.00 Monthly					
	B. FREQUENCY (check one):					
	X Monthly					
	Twice per month					
	Every two weeks Weekly					
	C. TAX REFUNDS: The Debtor (check one):					
		Committed refunds shall be paid in addition to the plan payment				
	amount stated above.	1				
		the plan. If no selection is made, tax refunds are committed.				
	D. PAYMENTS: Plan payments shall be deducted to	from the Debtor's wages unless otherwise agreed to by the Trustee				
	or ordered by the Court.					
	E. OTHER:					

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

Software Copyright (c) 1996-2018 Best Case, LLC - www.bestcase.com

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- ADMINISTRATIVE EXPENSES: A.
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. The Debtor's Attorney's Fees: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be

\$ 3,500.00 . \$ 1,200.00 was paid prior to filing.

- Approved attorney compensation shall be paid as follows (check one): a. __ Prior to all creditors
- b. **X** Monthly payments of \$ 150.00
- c. All remaining funds available after designated monthly payments to the following creditors: . .
- d. Other: .

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

B. CURRENT DOMESTIC SUPPORT OBLIGATIONS:

<u>Creditor</u>	Monthly amount
-NONE-	\$

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Payme	<u>nt</u>	Creditor	<u>Collateral</u>	d Ol-	-14 VAVA 00F	10.4 Manage
1	\$	512.29	SN SERVICING	130 W. Manor I County	Koad Sn	eiton, WA 985	
Cure Pay	ments:						
	Monthly				A	rrears to be	Interest
Rank	Payment	<u>Creditor</u>		<u>Collateral</u>		<u>Cured</u>	<u>Rate</u>
	All			130 W. Manor Road Shelton, WA 98584 Mason			
2	\$ available	SN SERVICIN	IG	County	\$	29627.67	0.00 %

2. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured by

[Local Bankruptcy Form 13-4, eff. 12/17]

Software Copyright (c) 1996-2018 Best Case, LLC - www.bestcase.com

Real Property Other than the Debtor's Principal Residence:

Ongoing	Payments:
Ongoing	, i ayincins.

Ongoin	g Payments:				Interest
Rank	Monthly Paymen		Collateral		Rate
	- \$ <u>-N</u>	ONE-			
Cure Pa	nyments: Monthly			Arrears to be	Interest
Rank	<u>Payment</u>	Creditor	Collateral	Cured	Rate
	\$	-NONE-		\$	9/
	3.	Payments on Cla	ims Secured by Personal Property	y:	
		a. 910 Collatera	-	_	
interest other pe pre-con	in any motor vehicle a ersonal property acqui firmation adequate proton Monthly Payment'	acquired for the personated within one year preotection payments shall	the allowed proof of claim for a pural use of the Debtor within 910 date ceding the filing date of the petition be paid by the Trustee in the amounts stated as the "Monthly Payments of the proof of th	nys preceding the filing date of the on as specified below. The Debt punts stated as the "Pre-Confirm"	or stipulates that ation Adequate
				Pre-Confirmation	
D 1	Monthly	C P		Adequate Protection	Interest
Rank	<u>Payment</u> \$	<u>Creditor</u> -NONE-	<u>Collateral</u>	Monthly Payment \$	Rate %
collater as the "	al. The Debtor stipula Pre-Confirmation Ade	tes that pre-confirmatio	ary proceeding, for a security intended and adequate protection payments so ally Payment" or, if blank, in the am. Debtor's Value of Collateral Collateral	hall be paid by the Trustee in the	e amounts stated Payment" as Interest
	\$	-NONE-	\$	\$	9/
	order stated in 11 U. E. NONPRIOR secured, administration The Trustee shall parameters and the state of the secured of the se	S.C. § 507(a). RITY UNSECURED Control ive and priority unsecure y filed and allowed non the control in the con	full, on a pro rata basis, of filed an LAIMS: No funds shall be paid to red creditors are paid in full, proving priority unsecured claims as follows:	o nonpriority unsecured creditor ided that no claim shall be paid l ows (check one):	s until all pefore it is due.
	claims:			-	
Rank	Creditor -NONE-	Amount \$	of Claim Percentage to be I	Paid Reason for Special Cl	<u>assification</u>

[Local Bankruptcy Form 13-4, eff. 12/17]

V. Direct Payments to be made by the Debtor and not by the Trustee:

The following claims shall be paid directly by the Debtor according to the terms of the contract or support or withholding order, and shall receive no payments from the Trustee. (Payment stated shall not bind any party.)

A. DIRECT PAYMENT OF DOMESTIC SUPPORT OBLIGATIONS:

-NONE-	S Current Monthly S	upport Obligation Mon	thly Arrearage Payment
B. OTHER	DIRECT PAYMENTS:		
Creditor MASON COUNTY TREAS	Nature of Debt Statutory Lien	Amount of Claim \$ 2 356 79	Monthly Payment

VI. Secured Property Surrendered:

The secured property described below will be surrendered to the following named creditors on confirmation. The Debtor requests that upon confirmation, each creditor (including successors and assigns) to which the Debtor is surrendering property pursuant to this section be granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) to enforce its security interest against the property including taking possession and sale.

Creditor -NONE-

Property to be Surrendered

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease -NONE- **Assumed or Rejected**

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. <u>Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)</u>

The liquidation value of the estate is \$_0.00 \text{.} To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date (no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- 1. Plan to extend past 60 months per 11 USC 1329(d).
- 2. Any allowed claim for pre-petition arrears owed to SN Servicing shall be paid in a single lump sum by September 1, 2024.

[Local Bankruptcy Form 13-4, eff. 12/17]

Software Copyright (c) 1996-2018 Best Case, LLC - www.bestcase.com

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Kathleen Shoemaker	/s/ Maureen Chapman	11/17/2020
Kathleen Shoemaker 27358	Maureen Pearl Chapman	Date
Attorney for Debtor(s)	DEBTOR	
November 4, 2020		
Date	DEBTOR	Date